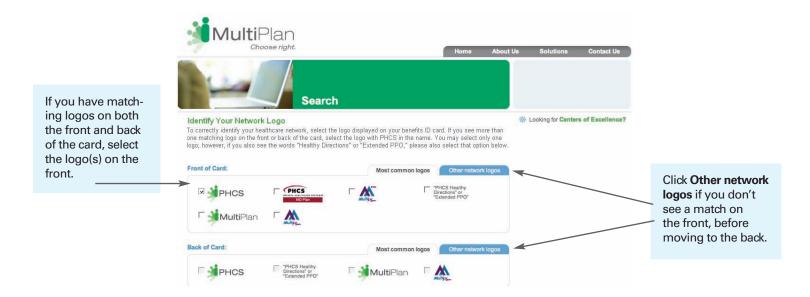




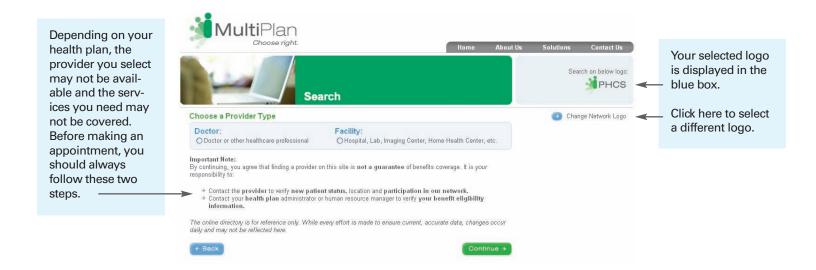
Find a Provider in Four Easy Steps

To locate providers participating in the PHCS Network, PHCS Healthy Directions, and/orThe MultiPlan Network, visit www.multiplan.com and click "Search for a Doctor or Facility." Then, follow these four easy steps to identify your providers of choice.

Step 1: Identify Your Network Logo. The network used by your health plan is identified by a logo on your identification card. Toggle between the "Most common logos" and "Other network logos" tabs to match the logo that most closely resembles the one(s) on your card.



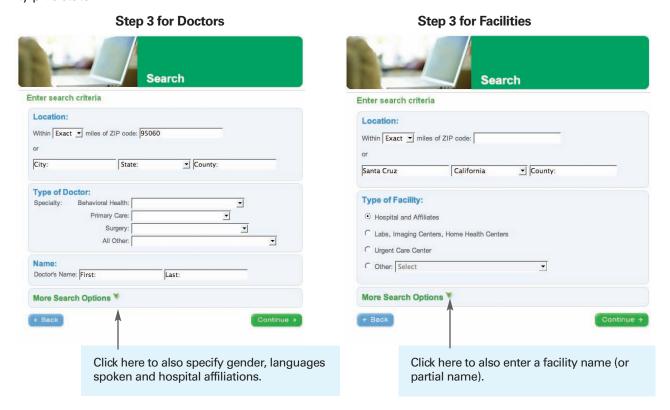
Step 2: ProviderType. Choose between Doctor and Facility, and then read and acknowledge the conditions that apply to this online search tool.



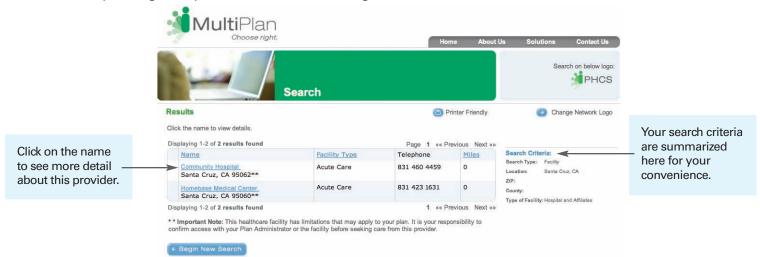
Finding a Doctor or Facility (continued)



Step 3: Refine Provider Criteria. You will see one of the two forms shown below, depending on the type of provider chosen. Location is required and must be one of the following combinations: zip code plus distance, city plus state, or county plus state.



Step 4: Results. Providers matching your search criteria will be displayed on the page(s) to follow. Move from page to page by clicking on the page number or Previous and Next arrows. Results are displayed in random order, but you can re-sort them by clicking on any underlined column heading.



A Printer Friendly icon is available for easy viewing of your search results on a printed page. You may print the listed providers or the details for a specific provider. Simply click on the Printer Friendly icon, send the results to your printer, and then close the window.